

7—A Sample eStatement

2 - eStatement from Lamar Bank Member FDIC
3 - As of close of business Monday Oct-16-2000
=====

4 - A Statement for this account is attached today!

58 - Checking Account: ~~xx~~ 7116 - Household Account -
 - Available Balance: \$1,336.74 -
 10 Last Deposit: \$499.62 on 10/13/2000

(13) Transaction(s)	For Account	xx7116	
(14) Date	(15) Serial #	(16) Amount	(17) Transaction Source and Type
18-10/16/00	006507	\$7.35	Check
19-10/16/00	006508	\$3.00	ACH Debit
20-10/16/00	000000	\$95.00	Visa Check Card

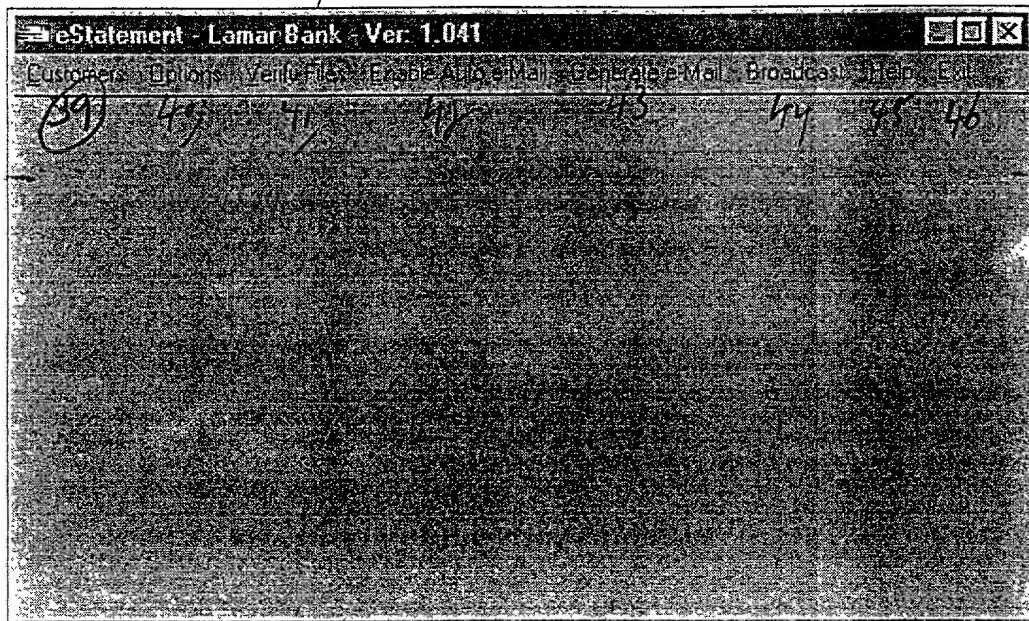
01 - Savings Account: ~~xxxxx~~ 7856 - Household Savings
24 Available Balance: \$10,000.00
Last Deposit: \$2,000.00 on 10/13/2000

Transaction(s) for Account xxxx7856
Date (2) Serial # (3) Amount (33) Transaction Source and Type

37	10/16/00	000000	\$40.00	Withdrawal
		35	38	36
			36	37

Table 1. Demographic characteristics of the study population	
Age (years)	65.0 ± 10.0
Gender	
Male	50 (50.0%)
Female	50 (50.0%)
Education (years)	12.0 ± 2.0
Marital status	
Married	40 (80.0%)
Single	10 (20.0%)
Occupation	
Retired	30 (60.0%)
Unemployed	20 (40.0%)
Income (USD/month)	1000.0 ± 500.0
Health status	
Good	30 (60.0%)
Poor	20 (40.0%)
Comorbidities	
Hypertension	15 (30.0%)
Diabetes	10 (20.0%)
Cholesterol	12 (24.0%)
Smoking status	
Smoker	10 (20.0%)
Non-smoker	40 (80.0%)
Alcohol consumption	
Regular	5 (10.0%)
Occasional	15 (30.0%)
Never	30 (60.0%)

38
✓



File ✓

[illegible]

Main Menu Selection - Customers

49

49 50 51 52 53 54 55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

92

93

94

95

96

97

98

99

100

101

102

103

104

105

106

107

108

109

110

111

112

113

114

115

116

117

118

119

120

121

122

123

124

125

126

127

128

129

130

131

132

133

134

135

136

137

138

139

140

141

142

143

144

145

146

147

148

149

150

151

152

153

154

155

156

157

158

159

160

161

162

163

164

165

166

167

168

169

170

171

172

173

174

175

176

177

178

179

180

181

182

183

184

185

186

187

188

189

190

191

192

193

194

195

196

197

198

199

200

201

202

203

204

205

206

207

208

209

210

211

212

213

214

215

216

217

218

219

220

221

222

223

224

225

226

227

228

229

230

231

232

233

234

235

236

237

238

239

240

241

242

243

244

245

246

247

248

249

250

251

252

253

254

255

256

257

258

259

260

261

262

263

264

265

266

267

268

269

270

271

272

273

274

275

276

277

278

279

280

281

282

283

284

285

286

287

288

289

290

291

292

293

294

295

296

297

298

299

300

301

302

303

304

305

306

307

308

309

310

311

312

313

314

315

316

317

318

319

320

321

322

323

324

325

326

327

328

329

330

331

332

333

334

335

336

337

338

339

340

341

342

343

344

345

346

347

348

349

350

351

352

353

354

355

356

357

358

359

360

361

362

363

364

365

366

367

368

369

370

371

372

373

374

375

376

377

378

379

380

381

382

383

384

385

386

387

388

389

390

391

392

393

394

395

396

397

398

399

400

401

402

403

404

405

406

407

408

409

410

411

412

413

414

415

416

417

418

419

420

421

422

423

424

425

426

427

428

429

430

431

432

433

434

435

436

437

438

439

440

441

442

443

444

445

446

447

448

449

450

451

452

453

454

455

456

457

458

459

460

461

462

463

464

465

466

467

468

469

470

471

472

473

474

475

476

477

478

479

480

481

482

483

484

485

486

487

488

489

490

491

492

493

494

495

496

497

498

499

500

501

502

503

504

505

506

507

508

509

510

511

512

513

514

515

516

517

518

519

520

521

522

523

524

525

526

527

528

529

530

531

532

533

534

535

536

537

538

539

540

541

542

543

544

545

546

547

548

549

550

551

552

553

554

555

556

557

558

559

560

561

562

563

564

565

566

567

568

569

570

571

572

573

574

575

576

577

578

579

580

581

582

583

584

585

586

587

588

589

590

591

592

593

594

595

596

597

598

599

600

601

602

603

604

605

606

607

608

609

610

611

612

613

614

615

616

617

618

619

620

621

622

623

624

625

626

627

628

629

630

631

632

633

634

635

636

637

638

639

640

641

642

643

644

645

646

647

648

649

650

651

652

653

654

655

656

657

658

659

660

661

662

663

664

665

666

667

668

669

670

671

672

673

674

675

676

677

678

679

680

681

682

683

684

685

686

687

688

689

690

691

692

693

694

695

696

697

698

699

700

701

702

703

704

705

706

707

708

709

710

711

712

713

714

715

716

717

718

719

720

721

722

723

724

725

726

727

728

729

730

731

732

733

734

735

736

737

738

739

740

741

742

743

744

745

746

747

748

749

750

751

752

753

754

755

756

757

758

759

760

761

762

763

764

765

766

767

768

769

770

771

772

773

774

775

776

777

778

779

780

781

782

783

784

785

786

787

788

789

790

791

792

793

794

795

796

797

798

799

800

801

802

803

804

805

806

807

808

809

810

811

812

813

814

815

816

817

818

819

820

821

822

823

824

825

826

827

828

829

830

831

832

833

834

835

836

837

838

839

840

841

842

843

844

845

846

847

848

849

850

851

852

853

854

855

856

857

858

859

860

861

862

863

864

865

866

867

868

869

870

871

872

873

874

875

876

877

878

879

880

881

882

883

884

885

886

887

888

889

890

891

892

893

894

895

896

897

898

899

900

901

902

903

904

905

906

907

908

909

910

911

912

913

914

915

916

917

918

919

920

921

922

923

924

925

926

927

928

929

930

931

932

933

934

935

936

937

938

939

940

941

942

943

944

945

946

947

948

949

950

951

952

953

954

955

956

957

958

959

960

961

962

963

964

965

966

967

968

969

970

971

972

973

974

975

976

977

978

979

980

981

982

983

984

985

986

987

988

989

990

991

992

993

994

995

996

997

998

999

1000

1001

1002

1003

1004

1005

1006

1007

1008

1009

1010

1011

1012

1013

1014

1015

1016

1017

1018

1019

1020

1021

1022

1023

1024

1025

1026

1027

1028

1029

1030

1031

1032

1033

1034

1035

1036

1037

1038

1039

1040

1041

1042

1043

1044

1045

1046

1047

1048

1049

1050

1051

1052

1053

1054

1055

1056

1057

1058

1059

1060

1061

1062

1063

1064

1065

1066

1067

1068

1069

1070

1071

1072

1073

1074

1075

1076

1077

1078

1079

1080

1081

1082

1083

1084

1085

1086

1087

1088

1089

1090

1091

1092

1093

1094

1095

1096

1097

1098

1099

1100

1101

1102

1103

1104

1105

1106

1107

1108

1109

1110

1111

1112

1113

1114

1115

1116

1117

1118

1119

1120

1121

1122

1123

1124

1125

1126

1127

1128

1129

1130

1131

1132

1133

1134

1135

1136

1137

1138

1139

1140

1141

1142

1143

1144

1145

1146

1147

1148

1149

1150

1151

1152

1153

1154

1155

1156

1157

1158

1159

1160

1161

1162

1163

1164

1165

1166

1167

1168

1169

1170

1171

1172

1173

1174

1175

1176

1177

1178

1179

1180

1181

1182

1183

1184

1185

1186

1187

1188

1189

1190

1191

1192

1193

1194

1195

1196

1197

1198

1199

1200

1201

1202

1203

1204

1205

1206

1207

1208

1209

1210

1211

1212

1213

1214

1215

1216

1217

1218

1219

1220

1221

1222

1223

1224

1225

1226

1227

1228

1229

1230

1231

1232

1233

1234

1235

1236

1237

1238

1239

1240

1241

1242

1243

1244

1245

1246

1247

1248

1249

1250

1251

1252

1253

1254

1255

1256

1257

1258

1259

1260

1261

1262

1263

1264

1265

1266

1267

1268

1269

1270

1271

1272

1273

1274

1275

1276

1277

1278

1279

1280

1281

1282

1283

1284

1285

1286

1287

1288

1289

1290

1291

1292

1293

1294

1295

1296

1297

1298

1299

1300

1301

1302

1303

1304

1305

1306

1307

1308

1309

1310

1311

1312

1313

1314

1315

1316

1317

1318

1319

1320

1321

1322

1323

1324

1325

1326

1327

1328

1329

1330

1331

1332

1333

1334

1335

1336

1337

1338

1339

1340

1341

1342

1343

1344

1345

1346

1347

1348

1349

1350

1351

1352

1353

1354

1355

1356

1357

1358

1359

1360

1361

1362

1363

1364

1365

1366

1367

1368

1369

1370

1371

1372

1373

1374

1375

1376

1377

1378

1379

1380

1381

13

1. General Information	
Item	Value
1.1. Name of the Project	Project X
1.2. Date of Report	2023-10-27
1.3. Author	John Doe
1.4. Reviewer	Jane Smith
1.5. Version	1.0
2. Executive Summary	
2.1. Purpose	To analyze the performance of the new system.
2.2. Scope	The report covers the first six months of operation.
2.3. Key Findings	The system shows significant improvement in efficiency.
2.4. Recommendations	Further optimization is needed for the database layer.
3. Introduction	
3.1. Background	The project was initiated to replace the legacy system.
3.2. Objectives	Improve system reliability and reduce maintenance costs.
3.3. Scope of Work	The work includes system design, development, and testing.
3.4. Assumptions	The project team has access to all necessary resources.
3.5. Definitions	Key terms are defined in the glossary.
4. Methodology	
4.1. Data Collection	Data was collected from system logs and user feedback.
4.2. Analysis Tools	Statistical software was used for data analysis.
4.3. Validation Process	The results were validated against the project goals.
4.4. Limitations	The study is limited to the first six months of operation.
4.5. Ethical Considerations	All data handling followed strict ethical guidelines.
5. Results and Discussion	
5.1. Performance Metrics	System uptime increased by 15%.
5.2. User Satisfaction	User satisfaction scores improved significantly.
5.3. Resource Utilization	Resource usage was optimized across all components.
5.4. Security Audit	No major security vulnerabilities were identified.
5.5. Future Work	Further research is needed to optimize the database layer.
6. Conclusion	
6.1. Summary of Findings	The new system meets the project objectives.
6.2. Recommendations	Implement the recommended optimizations.
6.3. Final Thoughts	The project was a success and sets a good example for future work.
7. References	
7.1. Literature Cited	Various industry standards and best practices were referenced.
7.2. Sources	Data was sourced from internal system logs and external surveys.
7.3. Acknowledgments	The project team thanks the stakeholders for their support.
7.4. Contact Information	For more information, contact the project manager.
7.5. Disclaimer	The report is for informational purposes only.
8. Appendix	
8.1. Glossary	Key terms are defined in the glossary.
8.2. Acronyms	Common acronyms are listed.
8.3. Figures and Tables	Supporting data is provided in the appendix.
8.4. Raw Data	Unprocessed data is available upon request.
8.5. Additional Notes	Any additional information is noted here.

eStatement Customer Setup

Customer ID: [Field]

Address Name: Travis C. Riley

eMail Address: triley@lamarbanktexas.com

Charge: ☒

Confirmed: ☒

Suspend e-Mail: ☐

Do not Send Ads: ☐

Send C.B. Rates: ☐

Sort Name: Riley, Travis C.

Buttons: Add, Delete, Update, Accounts, Close

Handwritten annotations on the left: 47, 48, 49, 50, 51, 52, 53, 54, 63, 65, 67, 68, 69.

Handwritten annotations on the right: 48A, 49A, 55A.

eStatement Account Setup

Customer ID: 10/31/2000

Account Number: 71

Reference Number: 72

Account Name: 74

Account Type: 76

Report Balance: ☒ Report on Monday: ☒ 78

Report Transactions: ☒ Report on Tuesday: ☒ 79

Report N9P: ☐ Report on Wednesday: ☒ 80

Attach Statement: ☐ Report on Thursday: ☒ 81

Extract Full: ☐ Report on Friday: ☒ 82

Extract Quickview: ☐ Report Monthly only on the th 83

Buttons: Add (92), Delete (93), Update (94), Previous (95), Next (96), Close (97)

Handwritten notes: 91 (pointing to the right), 92-97 (pointing to the buttons at the bottom)

eStatement Account Setup

Customer ID: 10 10/31/2000

Account Number: 20368654

Reference Number: 72294220

Account Name: Travis C. Riley

Account Type: Savings

Report Balance: ☒ Report on Monday: ☒

Report Transactions: ☒ Report on Tuesday: ☒

Report NSF: ☐ Report on Wednesday: ☒

Attach Statement: ☐ Report on Thursday: ☒

Extract ASU/J: ☐ Report on Friday: ☒

Extract Dividend: ☐ Report Monthly only on the 01th

Buttons: Add, Delete, Update, Previous, Next, Close

Variable	Mean	SD	Min	Max
Age	38.5	12.5	18	65
Gender				
Male	55.2	5.1	0	100
Female	44.8	5.1	0	100
Marital status				
Married	68.5	6.2	0	100
Single	31.5	6.2	0	100
Education				
High school	15.2	3.5	0	40
College	45.5	10.2	0	100
Postgraduate	39.3	10.2	0	100
Income				
Low	12.5	4.5	0	30
Medium	45.2	12.5	0	100
High	42.3	12.5	0	100
Health status				
Good	75.2	8.5	0	100
Fair	24.8	8.5	0	100
Poor	0.0	0.0	0	0
Smoking status				
Smoker	35.5	7.2	0	100
Nonsmoker	64.5	7.2	0	100
Alcohol consumption				
Regular	15.2	5.5	0	40
Occasional	45.5	10.2	0	100
Never	39.3	10.2	0	100
Exercise frequency				
Daily	12.5	4.5	0	30
Weekly	45.2	12.5	0	100
Monthly	42.3	12.5	0	100
Never	0.0	0.0	0	0
Stress level				
Low	15.2	5.5	0	40
Medium	45.5	10.2	0	100
High	39.3	10.2	0	100
Depression score				
Low	12.5	4.5	0	30
Medium	45.2	12.5	0	100
High	42.3	12.5	0	100
Very high	0.0	0.0	0	0



[illegible]

Fields

[illegible]

120
124

128

124

11/12

1990-1991		1991-1992		1992-1993		1993-1994		1994-1995		1995-1996		1996-1997		1997-1998		1998-1999		1999-2000		2000-2001		2001-2002		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013		2013-2014		2014-2015		2015-2016		2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		2021-2022		2022-2023		2023-2024		2024-2025		2025-2026		2026-2027		2027-2028		2028-2029		2029-2030		2030-2031		2031-2032		2032-2033		2033-2034		2034-2035		2035-2036		2036-2037		2037-2038		2038-2039		2039-2040		2040-2041		2041-2042		2042-2043		2043-2044		2044-2045		2045-2046		2046-2047		2047-2048		2048-2049		2049-2050		2050-2051		2051-2052		2052-2053		2053-2054		2054-2055		2055-2056		2056-2057		2057-2058		2058-2059		2059-2060		2060-2061		2061-2062		2062-2063		2063-2064		2064-2065		2065-2066		2066-2067		2067-2068		2068-2069		2069-2070		2070-2071		2071-2072		2072-2073		2073-2074		2074-2075		2075-2076		2076-2077		2077-2078		2078-2079		2079-2080		2080-2081		2081-2082		2082-2083		2083-2084		2084-2085		2085-2086		2086-2087		2087-2088		2088-2089		2089-2090		2090-2091		2091-2092		2092-2093		2093-2094		2094-2095		2095-2096		2096-2097		2097-2098		2098-2099		2099-2100		2100-2101		2101-2102		2102-2103		2103-2104		2104-2105		2105-2106		2106-2107		2107-2108		2108-2109		2109-2110		2110-2111		2111-2112		2112-2113		2113-2114		2114-2115		2115-2116		2116-2117		2117-2118		2118-2119		2119-2120		2120-2121		2121-2122		2122-2123		2123-2124		2124-2125		2125-2126		2126-2127		2127-2128		2128-2129		2129-2130		2130-2131		2131-2132		2132-2133		2133-2134		2134-2135		2135-2136		2136-2137		2137-2138		2138-2139		2139-2140		2140-2141		2141-2142		2142-2143		2143-2144		2144-2145		2145-2146		2146-2147		2147-2148		2148-2149		2149-2150		2150-2151		2151-2152		2152-2153		2153-2154		2154-2155		2155-2156		2156-2157		2157-2158		2158-2159		2159-2160		2160-2161		2161-2162		2162-2163		2163-2164		2164-2165		2165-2166		2166-2167		2167-2168		2168-2169		2169-2170		2170-2171		2171-2172		2172-2173		2173-2174		2174-2175		2175-2176		2176-2177		2177-2178		2178-2179		2179-2180		2180-2181		2181-2182		2182-2183		2183-2184		2184-2185		2185-2186		2186-2187		2187-2188		2188-2189		2189-2190		2190-2191		2191-2192		2192-2193		2193-2194		2194-2195		2195-2196		2196-2197		2197-2198		2198-2199		2199-2200		2200-2201		2201-2202		2202-2203		2203-2204		2204-2205		2205-2206		2206-2207		2207-2208		2208-2209		2209-2210		2210-2211		2211-2212		2212-2213		2213-2214		2214-2215		2215-2216		2216-2217	
-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--	-----------	--



Variable	Mean	SD	Min	Max
Age	35.2	12.5	18	65
Gender	0.45	0.50	0	1
Education	12.8	2.1	9	16
Income	45000	15000	20000	80000
Health	0.75	0.25	0	1
Marital	0.60	0.49	0	1
Employment	0.85	0.35	0	1
Homeownership	0.70	0.46	0	1
Vehicle	0.55	0.50	0	1
Insurance	0.90	0.30	0	1
Debt	0.30	0.45	0	1
Savings	0.20	0.40	0	1
Investment	0.10	0.30	0	1
Charity	0.05	0.20	0	1
Travel	0.15	0.35	0	1
Hobbies	0.25	0.43	0	1
Volunteering	0.10	0.30	0	1
Religious	0.20	0.40	0	1
Political	0.15	0.35	0	1
Environmental	0.10	0.30	0	1
Artistic	0.05	0.20	0	1
Sports	0.10	0.30	0	1
Gardening	0.05	0.20	0	1
Reading	0.20	0.40	0	1
TV	0.30	0.45	0	1
Music	0.15	0.35	0	1
Video	0.10	0.30	0	1
Smartphone	0.95	0.20	0	1
Internet	0.90	0.30	0	1
Cloud	0.80	0.40	0	1
Security	0.70	0.46	0	1
Backup	0.60	0.49	0	1
Updates	0.85	0.35	0	1
Antivirus	0.90	0.30	0	1
Firewall	0.80	0.40	0	1
Encryption	0.70	0.46	0	1
Two-Factor	0.60	0.49	0	1
Biometric	0.50	0.50	0	1
VPN	0.40	0.50	0	1
Proxy	0.30	0.45	0	1
Ad-Blocker	0.20	0.40	0	1
Script-Blocker	0.10	0.30	0	1
Cookie-Manager	0.05	0.20	0	1
Privacy-Settings	0.15	0.35	0	1
Do-Not-Track	0.10	0.30	0	1
IP-Address	0.05	0.20	0	1
Browser	0.10	0.30	0	1
OS	0.05	0.20	0	1
Device	0.05	0.20	0	1
Manufacturer	0.05	0.20	0	1
Model	0.05	0.20	0	1
Version	0.05	0.20	0	1
Language	0.05	0.20	0	1
Timezone	0.05	0.20	0	1
Location	0.05	0.20	0	1
Network	0.05	0.20	0	1
ISP	0.05	0.20	0	1
Connection	0.05	0.20	0	1
Speed	0.05	0.20	0	1
Latency	0.05	0.20	0	1
Stability	0.05	0.20	0	1
Security	0.05	0.20	0	1
Privacy	0.05	0.20	0	1
Performance	0.05	0.20	0	1
Reliability	0.05	0.20	0	1
Support	0.05	0.20	0	1
Documentation	0.05	0.20	0	1
Community	0.05	0.20	0	1
Reputation	0.05	0.20	0	1
History	0.05	0.20	0	1
Future	0.05	0.20	0	1
Impact	0.05	0.20	0	1
Legacy	0.05	0.20	0	1
Success	0.05	0.20	0	1
Failure	0.05	0.20	0	1
Learning	0.05	0.20	0	1
Growth	0.05	0.20	0	1
Innovation	0.05	0.20	0	1
Disruption	0.05	0.20	0	1
Transformation	0.05	0.20	0	1
Evolution	0.05	0.20	0	1
Revolution	0.05	0.20	0	1
Progress	0.05	0.20	0	1

Parameter	Value	Unit
Temperature	25.0	°C
Pressure	1.0	atm
Humidity	50.0	%
Light intensity	100.0	μmol photons m ⁻² s ⁻¹
CO ₂ concentration	400.0	ppm
Water potential	-0.1	MPa
Soil moisture	0.6	cm ³ cm ⁻³
Nutrient availability	High	
Plant age	30	days
Leaf area	15.0	cm ²
Stomatal conductance	0.3	mol m ⁻² s ⁻¹
Photosynthetic rate	1.5	μmol CO ₂ m ⁻² s ⁻¹
Transpiration rate	2.0	mmol H ₂ O m ⁻² s ⁻¹
Chlorophyll content	0.8	mg g ⁻¹
Protein content	0.2	mg g ⁻¹
Carbohydrate content	0.5	mg g ⁻¹
Antioxidant activity	0.1	U g ⁻¹
Gene expression	High	
Cell wall thickness	0.5	μm
Membrane integrity	High	
Signal transduction	Active	
Metabolic activity	High	
Growth rate	0.5	cm day ⁻¹
Biomass	1.0	g
Survival rate	100.0	%

AutoMail Active

Last Complete	10/30/2000 1:48:13 PM
Next Schedule	10/31/2000 6:00:00 AM
Last Attempt	Waiting
Missing Files	0
Current Time	02:36:19 PM

[illegible]

eStatement E-Mail Broadcast

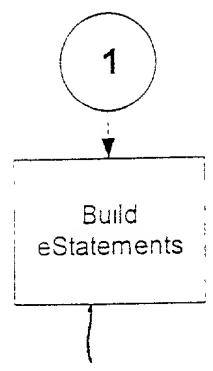
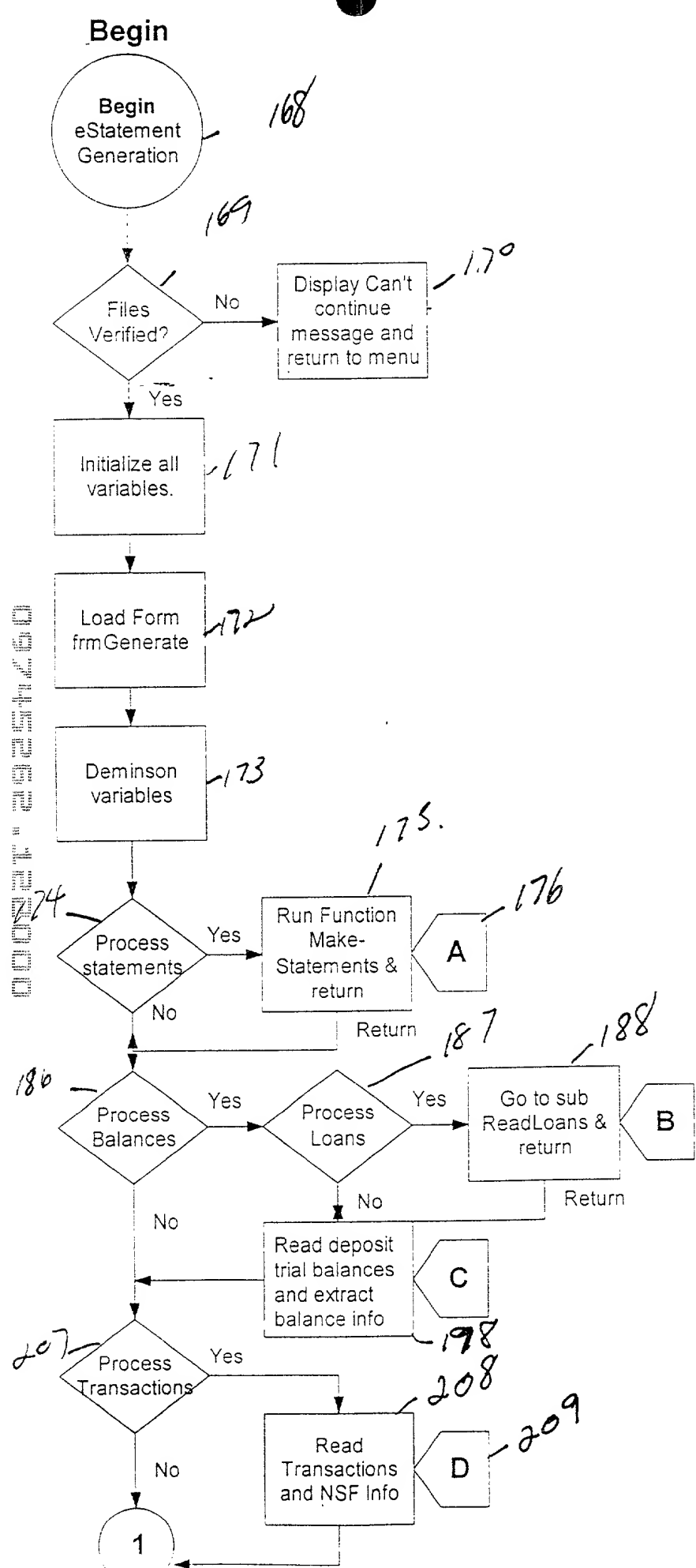
Send to: All Paying Users

Subject: Monthly Charges

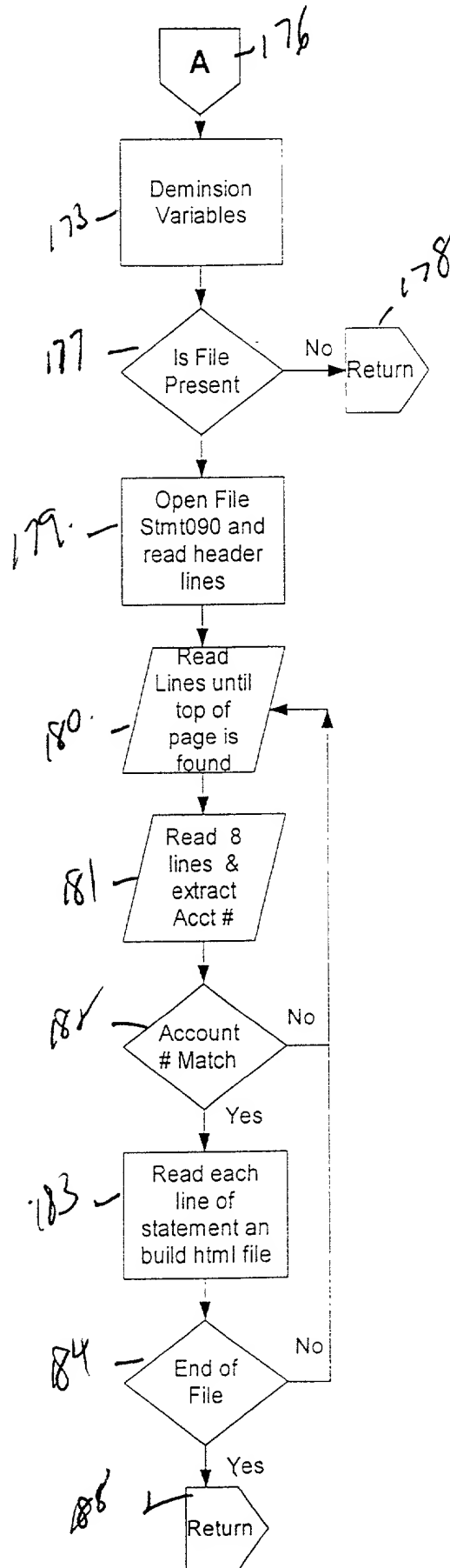
Monthly charges have been increased by 4% effective next month, December, 2000.

Send Cancel

Fig. 13



Frug. 14



Aug. 15

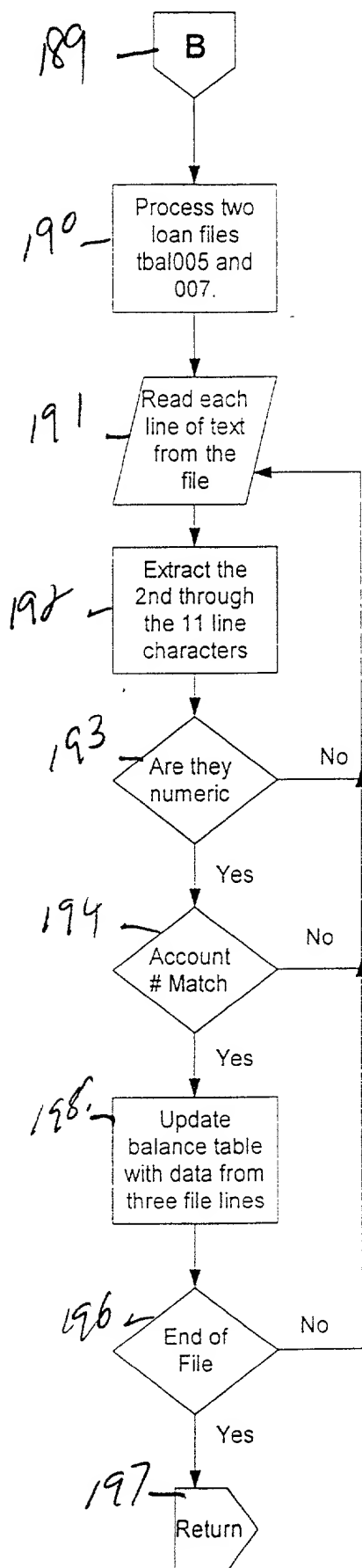
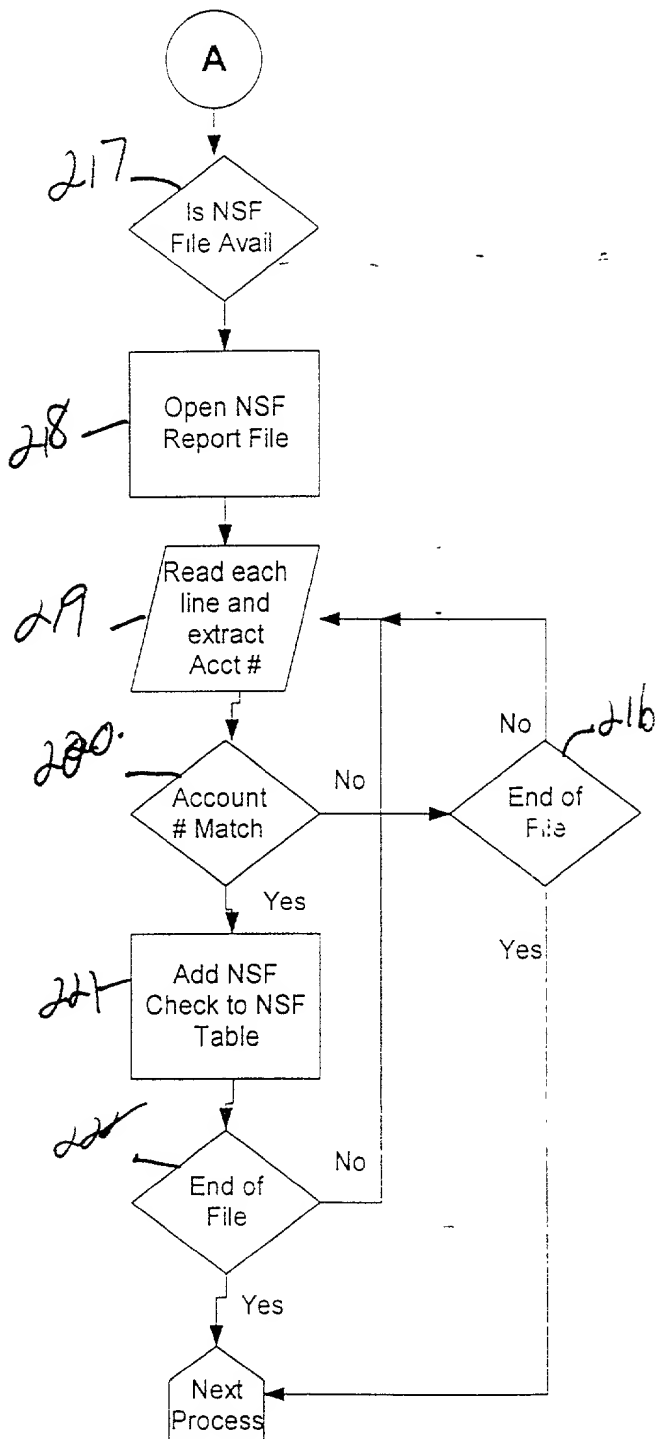
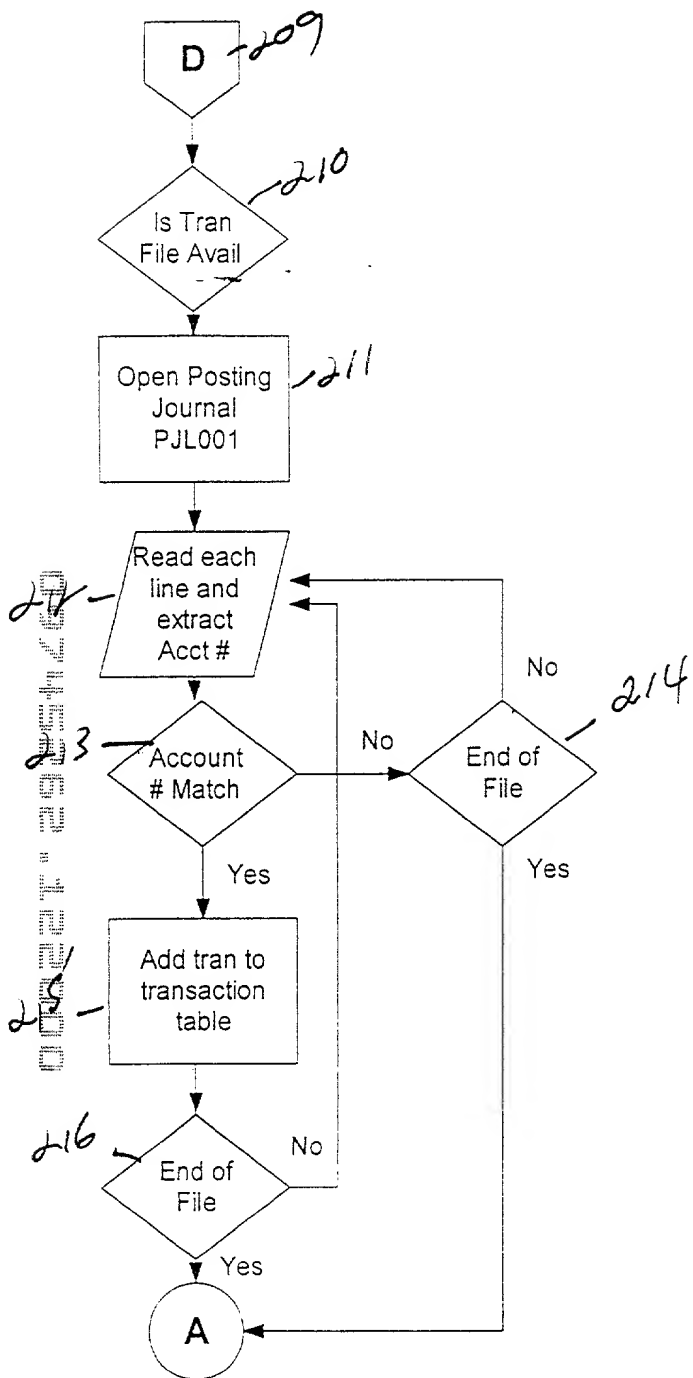


Fig. 10



Read Transactions and NSF Info (D)

Fig. 17





eStatement from Lamar Bank

Member FDIC

NOTE: For your convenience only! This statement does not represent official bank records. Your statement will be mailed to you. Refer to your mailed copy for important disclosures concerning your account.

Name, address and a portion of account number were omitted for your security. 10 CUSTOMER NO. xxxxx294200 FROM 04/07/00 THRU 05/04/00 PAGE 1

SUMMARY OF YOUR ACCOUNTS

ACCOUNT NUMBER	PREVIOUS BALANCE	ACCOUNT ACTIVITY	ENDING BALANCE
CKG-06		43 DEBITS 4,044.81	
xxxxx2942	389.65	5 CREDITS 4,405.91	750.75
SAV-20		0 DEBITS .00	
xxxxx8654	6.93	0 CREDITS .00	6.93

ACCOUNT ACTIVITY SUMMARY
ACCOUNT NO. xxxxx2942
PREVIOUS BALANCE AS OF 04/06/00 389.65
TOTAL OF 5 DEPOSITS AND OTHER CREDITS 4,405.91
TOTAL OF 43 DEBITS AND WITHDRAWALS 4,044.81
ENDING BALANCE AS OF 05/04/00 750.75
ACCOUNT DISCLOSURE
AVERAGE DAILY BALANCE 844.71
NUMBER OF DAYS THIS STATEMENT 28

ACCOUNT TRANSACTIONS DETAIL-
DEPOSITS AND OTHER CREDITS
DATE NUMBER DESCRIPTION AMOUNT
04/12 333 DEPOSIT 80.00
04/14 334 DIRECT DEPOSIT 1,845.71
04/18 334 DEPOSIT 300.00
04/27 DIRECT DEPOSIT 1,845.71
05/02 DEPOSIT 334.49

CHECKS
DATE NUMBER AMOUNT DATE NUMBER AMOUNT
04/13 335 50.00 04/07 1082* 19.94
04/24 335 75.00 04/07 1084* 35.00
04/28 340 50.00 04/10 1085 26.32
05/01 20.00 04/20 1086 24.75
05/02 20.00 04/19 1087 30.00
04/17 237 250.00 04/19 1088 20.29
05/02 238 250.00 04/19 1089 20.00

Name, address and a portion of account number were omitted for your security. 10 CUSTOMER NO. xxxxx294200 FROM 04/07/00 THRU 05/04/00 PAGE 2

ACCOUNT NO. xxxx2942
-ACCOUNT TRANSACTIONS DETAIL-
-----CHECKS-----

Fig. 18B

DATE	NUMBER	AMOUNT	DATE	NUMBER	AMOUNT
04/25	1090	50.00	05/04	1095*	25.00
05/04	1092*	16.51	04/25	2788*	350.00
05/02	1093	27.05	05/04	5014*	850.00

342

DATE	NUMBER	DESCRIPTION	OTHER ITEMS-CHARGES	AMOUNT
04/07	278002	DEBIT CARD DEBIT	06	51.04
		BOOKS-A-MIL	00101725BEAUMONT TX US	
04/07	242694	DEBIT CARD DEBIT	001	12.96
		MARKET BASKET #21	BEAUMONT TX US	
04/10	289808	DEBIT CARD DEBIT	54334201	33.05
		MIDWEST SUPPLIES	612-925-9854 MN US	
04/10		ACH-DR ELECTRONIC TRANSFER		35.62
		S'WESTERN BEL	ONLINE PMT	
04/10		ACH-DR ELECTRONIC TRANSFER		29.87
		S'WESTERN BEL	ONLINE PMT	
04/12		ACH-DR ELECTRONIC TRANSFER		69.08
		DIRECTV	ONLINE PMT	
04/12		ACH-DR ELECTRONIC TRANSFER		38.41
		CITY OF BEAUMONT CITY SVCS		
04/13	212531	DEBIT CARD DEBIT	00044327	23.25
		HANDLEBAR & GRILL WEST	BEAUMONT TX US	
04/13		ACH-DR ELECTRONIC TRANSFER		43.55
		TEXACO OIL	ONLINE PMT	
04/17	289808	DEBIT CARD DEBIT	54334201	19.05
		MIDWEST SUPPLIES	612-925-9854 MN US	

Page 27

```

* * Name, address and a *          10          CUSTOMER NO.          PAGE
* * portion of account *          xxxxx294200          3
* * number were omitted *          FROM 04/07/00 THRU 03/04/00
* * for your security. *

```

CKG-06

ACCOUNT NO. xxxx2942
-ACCOUNT TRANSACTIONS DETAIL-
-----OTHER ITEMS-CHARGES-----

DATE	NUMBER	DESCRIPTION	AMOUNT
04/17		ACH-DR ELECTRONIC TRANSFER	1,175.00
		GCM PREAUTH DB	
04/17		ACH-DR ELECTRONIC TRANSFER	29.30
		MOBIL OIL ONLINE PMT	
04/18	202694	DEBIT CARD DEBIT	10.01
		MARKET BASKET #43 BEAUMONT TX US	
04/20	260872	DEBIT CARD DEBIT	11.87
		PICCADILLY CAFETERIA BEAUMONT TX US	
04/24	212694	DEBIT CARD DEBIT	18.83

Page 18C

		MARKET BASKET #21	BEAUMONT	TX US	
04/26	242694	DEBIT CARD DEBIT		001	7.87
		MARKET BASKET #21	BEAUMONT	TX US	
05/01	252694	DEBIT CARD DEBIT		001	16.15
		MARKET BASKET #43	BEAUMONT	TX US	
05/03	200002	DEBIT CARD DEBIT		76318500	19.95
		CGI*VALUE WEB		800-522-1093 FL US	
05/04		ACH-DR ELECTRONIC TRANSFER			104.76
		ENTERGY-GS	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			33.14
		S'WESTERN BEL	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			23.88
		JC PENNEY REG	ONLINE PMT		
05/04		ACH-DR ELECTRONIC TRANSFER			19.14
		INTERMEDIA COMMU	ONLINE PMT		

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 4
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

CKG-06 ACCOUNT NO. xxxx2942
+ACCOUNT TRANSACTIONS DETAIL-

-----OTHER ITEMS-CHARGES-----
DATE NUMBER DESCRIPTION AMOUNT
05/04 ACH-DR ELECTRONIC TRANSFER 9.17
MOBIL OIL ONLINE PMT

-----DAILY BALANCE-----
DATE BALANCE DATE BALANCE DATE BALANCE
04/07 270.71 04/10 145.85 04/12 118.36
04/13 1.56 04/14 1,847.27 04/17 373.92
04/18 663.91 04/19 593.62 04/20 557.00
04/24 463.17 04/25 63.17 04/26 55.30
04/27 1,901.01 04/28 1,851.01 05/01 1,814.86
05/02 1,852.30 05/03 1,832.35 05/04 750.75

*****354***** ACCOUNT ACTIVITY SUMMARY *****
SAV-20 ACCOUNT NO. xxxx8654
355- PREVIOUS BALANCE AS OF 04/06/00 6.93
357- TOTAL OF 0 DEPOSITS AND OTHER CREDITS .00
358-28 TOTAL OF 0 DEBITS AND WITHDRAWALS .00
ENDING BALANCE AS OF 05/04/00 -359-360 6.93
INT EARNED Y-T-D THRU LAST PAYMENT .07

----- ACCOUNT DISCLOSURE -----
362- AVERAGE DAILY BALANCE 6.93
363- NUMBER OF DAYS THIS STATEMENT 28
INTEREST EARNED THIS STATEMENT -364-361 .01
ANNUAL PERCENTAGE YIELD EARNED 365 1.90%

* Name, address and a * 10 CUSTOMER NO. PAGE
* portion of account * xxxx294200 5
* number were omitted * FROM 04/07/00 THRU 05/04/00
* for your security. *

